

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Mar-16	31-Dec-15
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	233,680,239	223,767,968
Other Retail	54,368,922	54,784,784
Corporate	15,580,229	14,069,250
Other ADI's	25,411,728	26,678,861
All Other	22,172,274	21,095,735
Total Credit Risk	351,213,392	340,396,598
Market Risk	0	0
Operational Risk	49,635,563	49,635,563
Total Capital Requirements for Consolidated Group (\$)	400,848,955	390,032,161
Common Equity Tier 1 Capital Ratio for Consolidated Group	15.44%	15.66%
Tier 1 Capital Ratio for Consolidated Group	15.44%	15.66%
Total Capital Ratio for Consolidated Group	15.94%	16.14%

2. Credit risk exposure for the quarter ended:	31-Mar-16		31-Dec-15	
	Gross \$ Value as at end of the period	Gross \$ average for the period	Gross \$ Value as at end of the period	Gross \$ average for the period
Exposure by type:	\$	\$	\$	\$
Cash and Cash Equivalents				
Authorised Deposit taking Institutions	23,419,295	19,449,419	16,764,083	16,801,653
Receivables (other)				
All Other	1,677,556	1,656,504	1,558,493	1,421,631
Derivatives				
Banks	-	11,940	34,341	11,789
Loans				
Residential Mortgages	605,713,857	594,963,658	583,948,041	577,746,843
Other Retail	80,008,510	79,241,667	77,789,272	77,072,141
Authorised Deposit taking Institutions	90,208,130	97,931,796	103,199,677	112,531,584
Total	801,027,348	793,254,984	783,293,907	785,585,641

3. Impaired / past due facilities and provisions at:	31-Mar-16		31-Dec-15	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
Impaired / past due facilities				
Residential Mortgages	1,571,402	1,312,707	3,983,324	214,229
Other Retail	427,522	57,196	600,425	68,462
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		276,931		241,555
General Reserve for Credit Losses		1,916,000		1,861,000

4. Impairment Losses for the quarter ended 31 March 2016	31-Mar-16	31-Dec-15
Charges for loan impairment		
Other Retail:		
Write-off's	(30,259)	(47,062)
Recoveries of amounts previously written off	5,472	18,840
Specific allowances made	(35,376)	(31,043)